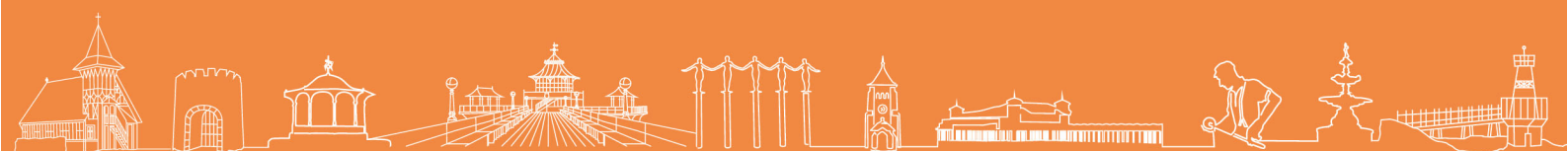


North Somerset Council

# Leaving Care Guide to Money Matters

Leaving Care After Care Team

August 2022



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## 1. Introduction

North Somerset Council has statutory responsibilities to care leavers which include the provision of maintenance and accommodation for 16 and 17-year-old care leavers and financial support for a variety of other things depending on age and circumstances. Also, there is a requirement to support Young People to manage their financial resources and money, gradually helping them to take responsibility for themselves.

This policy outlines the arrangements that North Somerset Council has in place to meet their duties and responsibilities for Young People from the age of 16 preparing to leave care and once they have left care and it is aimed at Young People, staff, carers and parents.

All financial support is based on an assessment of need and will be set out in the Young Person's Pathway Plan which is regularly reviewed.

The policy should be read alongside the 'What You Are Entitled to Guide for Care Leavers'.

## 2. Living Allowances

All allowances should be based on an assessment of need including maintenance payments and be detailed in the Pathway Plan. It must set out any conditions attached such as incentives and deductions, how payments will be made, the frequency of payments and when they will be reviewed.

### 2.1 16 and 17-year olds living in residential or foster placements

For children and Young People in care, there needs to be an early emphasis on financial literacy and financial capability skills. Pocket money and identified allowances for e.g. leisure and clothing can be used whilst the Young Person is in foster or residential care to help develop these skills. This should be considered for all Young People as early as possible and at the latest from the age of 15 onwards.

During the 6 months before leaving care to move to semi-independence, use of further allowances for food, mobile phones, toiletries etc. should also be encouraged. Young People, Foster Carers, residential workers and, where appropriate, family members should be encouraged to think ahead and collect items that can be saved and used when the Young Person sets up their home.

A list of the essential items that each Young Person should have when they leave a care setting is available from the Leaving Care / After Care (LCAC) Team. If for any reason they do not have these items the Social Worker will arrange for them to be obtained from Children Looked After budgets, unless the casework manager decides

that they should not be provided with certain items. In that case a record should be made about that decision on the Young Person's record.

Saving money should be encouraged and where Young People have collected items for independent living they will not be penalised and will remain entitled to their full allowances. Monies accrued through central government allowances such as the Share Foundation will also be disregarded when assessing entitlement.

Foster Carers, residential staff, and independent reviewing officers will be required to support the Social Worker in ensuring that the information is received by the Young Person in a meaningful way and that the milestones set out above are being worked to in line with the needs of the child / Young Person.

## **2.2 16 and 17 year old Care Leavers living in supported or semi-independent settings**

A Personal Allowance will be paid which is equivalent to the benefit rates for Young People. The up to date benefit rates can be found on the DWP website. From 1st January 2016 North Somerset Council will pay £65 per week Personal Allowance.

For Young People up to the age of 17 and a half it will be paid at a frequency that is agreed by the Team Manager of the LCAC Team either at the Resource Service office or via their bank account. The standard would be for fortnightly payments into a bank account. It cannot be accrued and paid as a lump sum at a later date, unless discussed in advance and agreed by the LCAC Team Manager. The reason for such an agreement will be recorded on the Young Person's record / Pathway Plan. Where possible, allowances will be paid into the Young Person's bank account.

In some circumstances, particularly for those not engaged in education, training or employment, an arrangement may be made to collect their allowances at the same time as attending for a meeting with the EET (education, employment and training) worker.

In some circumstances Young People may need assistance with managing their money and their allowances may be split to require more frequent collection. In extreme circumstances the Leaving Care PA will arrange for provisions to be purchased with the Young Person or provide allowances 'in kind' instead of providing cash.

In the 6 months preceding a Young Person's 18th birthday, an assessment should be made of whether allowances will be paid fortnightly or monthly into the Young Person's bank account to prepare them for transferring to the benefits system at 18. This will be agreed between the Resource Service and the LCAC Team Manager and Leaving Care PA / Social Worker.

### **2.3 Top up Payments**

While in full time employment or on an employed apprenticeship or trainee scheme, top up payments should be considered based on a financial assessment and to provide an incentive. Those incentives should be built into the Pathway Plan in the same way they are regarding further education, see 5.2 below. If a 16 / 17 Care Leaver's income falls below benefit rates the LCAC team will top it up to that figure.

### **2.4 Deductions**

If a Young Person is living in supported accommodation paid for by the Local Authority (LA), where their utilities and some food is provided, they will be expected to pay towards these costs or deductions from their Personal Allowance will be made at the fixed rate. The amount will depend on the type of accommodation. The current figure is set at £15 per week.

### **2.5 Care Leavers 18 years and Over**

The primary financial responsibility for Care Leavers not in employment transfers at age 18 to the Department for Work and Pensions. Care Leavers are eligible for a number of means tested and welfare benefits via Job Centre Plus. This would normally apply whether the Young Person has remained in foster or residential care or is living in supported or independent accommodation.

Care Leavers can claim Universal Credit in North Somerset at age 18, see Job Centre Plus Joint protocol for process of claiming Universal Credit.

The young person's allocated worker will help the Young Person to make their claims in a timely manner and to maximise their income from these sources. For further information, see leaflet 'Know Your Rights, Know Your Benefits' available from the Resource Service.



## **3. Additional Allowances**

### **3.1 Birthday and Christmas / Festival Allowances**

The following allowance will usually be paid:

Birthday allowance age 16 – 18 and a Care Leavers – per year £60

Age 19 – per year £30

Age 20 – per year £25

Age 21 – per year - £20

Age 22 – 25 – per year - £10

Christmas or other festival allowance to age 18 – per year £60

Age 18-21 Christmas or other Festival Allowance £30

The payments are dependent upon the Young Person maintaining a constructive relationship with the LCAC team.

### **3.2 Setting up Home Allowance / Leaving Care Grant**

An allowance of up to £2000 is available to pay towards the cost of setting up home and includes the cost of providing the first year's television licence and contents insurance if that can be arranged.

It may be spent in stages and will be spent for setting up the Young Person's own independent accommodation. In addition, it needs to be spent with the Young Person's Leaving Care Personal Advisor (LCPA). The LCPA will discuss with the Young Person the sort of things they can spend the money on, e.g. furniture and household items including cleaning materials and other household essentials, assist the Young Person in balancing cost, value for money and choice, and will make these purchases with the Young Person. A detailed list (see appendix 2) is available of standard items considered appropriate and approximate anticipated cost. If it is proposed that anything other than items on the list are purchased, agreement is required from the LCAC Team Manager.

If this allowance has not been accessed by the time the Young Person is 21, a note will be made on the case file of the amount remaining. The allowance may be accessed up to age 25 and remaining amounts should be recorded in the Pathway Plan.

### **3.3 Contact with Family**

The LCAC Service will provide 16 and 17 year old Young People with funding for transport to visit their family if they live in or close to North Somerset up to twice a month (if applicable). If the Young Person has a need to visit their family more often, or if they live further away, this will need to be discussed on a case by case basis and a decision made by the LCAC Team Manager, based on a needs assessment, which will be recorded in the Pathway Plan.

Young People over the age of 18 may be given financial assistance to visit family as agreed with the LCAC Team Manager. Assistance would normally be phased out as Young People approach the age of 21 and become more financially independent.

### **3.4 Driving Lessons**

Five hours of driving lessons are offered to all Young People who are or who have the prospect of working and need to drive for that purpose. The funding for the theory test will be provided. Also see 3.6 below regarding support to obtain Provisional Driving Licence.

### **3.5 Clothing**

It is expected that Young People leave care with adequate clothing and footwear etc. as outlined in 2.2. Similarly for a Young Person starting to be looked after over the age of 16 and placed in supported accommodation, it is expected that they bring from home the same sort of basic possessions. If for any reason that is not possible for a Young Person aged 16/17, the Social Worker will arrange for what is necessary to be purchased from the Children Looked After budget.

Thereafter the Young Person will be expected to budget for replacement clothing from their allowances, benefits or earnings and only in exceptional circumstances, as agreed by the LCAC Team Manager will clothes/shoes be bought for a Young Person.

### **3.6 Identification Documents**

All Young People should have a National Insurance Number from the age of 16 but they do not get issued automatically. At the age of fifteen and nine months, the Social Worker for the Young Person should contact the New Registrations Section at the National Insurance Number Office – HMRC to instigate the process of obtaining the National Insurance Number.

When the letter confirming the National Insurance Number is received, the Social Worker should record it on LCS.



To ensure Young People have other documentation to prove their identity the allocated worker will pay for the initial purchase of a copy of a Young Persons Birth Certificate and all of the following:

Passport

Bank account

Provisional Driving Licence

ARC card for asylum seeking young people

It is essential that a Young Person has their National Insurance Number, Birth Certificate and one form of photo ID prior to leaving care.

### **3.7 Transition to Employment, Training, Education and Benefits Income**

There may be a need to bridge a financial gap for Young People when their primary source of funding changes, e.g. when starting work up until receipt of their first wage, transferring to benefits for up to 4 weeks or waiting for a student loan. All steps to avoid such gaps will be taken. Transitional payments will usually be made to ensure that a Young Person is not without income. Transitional payments are made at the rate of £30 per week for up to 4 weeks. The most common application of the transitional payments will be at age 18 while waiting for benefits to come into payment and when leaving prison after an extended stay.

### **3.8 Emergency Financial Assistance**

Arrangements may be made to assist in an emergency if authorised by the LCAC Team Manager or Emergency Duty Team out of office hours. This could involve a small cash payment or payment in kind of up to £20 and to a maximum of 2 payments per quarter (Jan – Mar, Apr – Jun, Jul – Sep, Oct – Dec). If authorised, the cause of the crisis and the details of help provided should be documented on the Young Person's LCS case file. Crisis loans or support from DWP would have to have been explored prior to such payments being made.

## **4. Accommodation**

### **4.1 For 16 and 17-year-old Care Leavers**

The Local Authority is responsible for paying the rent and housing related support charge for accommodation until a Young Person is 18 years of age.

### **4.2 Care Leavers over 18**

Responsibility for the provision or maintenance of accommodation for Care Leavers ends when Young People reach age 18. Most Young People become eligible for a number of means tested benefits including Housing Benefit at age 18 and an element of Universal credit. The LCAC team will help the Young Person to access relevant benefits.

In certain rare circumstances North Somerset Council Housing Department would consider paying a deposit bond and the first month's rent for Young People over 18 to secure accommodation in the private sector. Such payments would be made only in circumstances where Social Housing cannot be accessed.

If there is a plan for a Young Person to remain in their foster home post 18 authorisation must be sought 6 months in advance in accordance with the 'Staying Put' policy.

### **4.3 Contribution to Council Tax**

For Care Leavers who are responsible for paying Council Tax the LCAC team will pay the following towards Council Tax after all relevant benefits have been claimed by the Young Person.

Age 18 – 100%

Age 19 – 75%

Age 20 – 50%

Age 21 – 25%

The contribution is based on the age on 1 April and applies for the whole of the council tax year.

For Care Leavers on apprenticeships the 100% contribution applies for any age.

### **4.4 Wi-Fi Contribution**

The LCAC team will fund 50% of Wi-Fi monthly costs for a Care Leaver living independently on their own.

## 5. Education, Training and Employment

### 5.1 Further and Higher Education

The LCAC team will offer financial support for Care Leavers through at least one course of both Further and Higher Education of their choice, until they are 25 years old, or until the end of a programme of education or training, if that has been previously detailed in the Pathway Plan.

Costs may be met for:

Registration and examination fees

Text books and essential equipment related to the course specified as essential up to the value of £200

Activities essential to meet course requirements as agreed by the LCAC Manager

Public transport between accommodation and course centre if over 1 mile for first month of course only. After this costs of transport should be met from 16-19 Bursary Fund if in receipt of this. If payment is unusually high due to placement change beyond the Young Person's control or the suitable course location or if the Bursary is paid via vouchers rather than money, consideration can be given to supporting part of the cost

Transport costs to open days and college interviews

Specific clothing, including clothes for interview and essential equipment related to the course to the value of £100

### 5.2 Further Education (to include A levels, B Tech and equivalent)

The LCAC team will assist Young People to apply for college support funds to help with costs associated with courses.

Incentive payments can be made to Young People who do not qualify for a College Bursary or training allowance and fares to attend College where a College Bursary is not in payment can be paid at public transport rates as approved by the Team Manager for LCAC.

### 5.3 Incentive payments

Incentive payments are made at the rate of £25 per week for a full-time training course of 24 hours plus for example traineeships through college.

24 hours - £25 incentive payment

16 hours - £20 incentive payment

8 hours - £10 incentive payment

4 hours - £5 incentive payment

Incentives – will be paid at the end of each month in arrears when attendance has been verified (see attendance sheet – Appendix 1) by the LCAC worker.

Care Leavers in England are eligible to receive a Government Bursary of £1200 a year from the 16 -19 Bursary Fund. Details about the Bursary can be seen at <https://www.gov.uk/1619-bursary-fund>.

Bursary awards are managed by the colleges and are targeted towards the costs of transport, meals, books and equipment. The colleges may use their discretion to make awards to Young People in the way that they feel best fits the needs and circumstances of their student which means that arrangements vary from college to college. Ongoing payment of a Bursary is conditional on the student meeting agreed standards set by the college for example, relating to attendance and/or standards of behaviour. Awards to students undertaking a course lasting less than 30 weeks are made on a pro-rata basis.

#### **5.4 Higher Education**

For University and other Higher Education support for Care Leavers in North Somerset, please refer to the Higher Education Finance Policy for Care Leavers which can be found here <https://proceduresonline.com/trixcms2/media/16265/he-university-funding-for-care-leavers-north-somerset-policy-2022-23-final-agreed-version.doc>

#### **5.5 Training**

Incentives for those engaged on a non-employed training course will be paid at the same rate as for those in further education but must be agreed on a case by case basis by the LCAC Team Manager. An example training course which qualifies a Young Person for the training incentive are Princes Trust. Fares to attend Training can be met by LCAC Team and by the agreement of the LCAC Team Manager.

#### **5.6 Employment**

All Care Leavers will be supported through at least one move into the employment.

Costs may be met by the LCAC team for:

Suitable clothes for interview purposes

Transport costs to interviews

Specific clothing / uniform

Start-up equipment, including health and safety equipment

Transitional payments where there is a gap between benefits and receipt of first salary or wage

Travel to work at public transport rates can be met on a discretionary basis with the agreement of the LCAC Team Manager.

### **5.7 Unpaid Work Experience, Voluntary Work and Positive Employability Related Activities**

Incentives and other related costs for those engaged in these activities will be paid the rate of £10 a day up to a maximum of £30 per week.

### **5.8 Participation Activities**

Care Leavers will receive a refund of travel costs to attend a participation activity such as a Children in care council / care leavers forum meeting and in addition up to £30 a day to cover attendance at a participation event or take part in interview panels. This is not payable to care leavers undertaking an apprenticeship with North Somerset Council although travel costs can be refunded if an additional journey is required.

## **6. Health and Wellbeing**

### **6.1 Health Costs**

Care Leavers under the age of 19 and in full time education and those in receipt of welfare benefits will generally be exempt from most National Health Service health charges. For others they may claim assistance via the National Health Service Low Income Scheme. The Young Person will need to complete forms HC1 (SC). More information about the NHS Low Income Scheme can be found at the following link: <https://www.nhsbsa.nhs.uk/nhs-low-income-scheme>.

### **6.2 Counselling or Therapeutic Needs**

For Young People under the age of 18 a referral should be made to the Child and Adolescent Mental Health Service (CAMHS), Kooth or Off the Record.

For those over age 18, the Young Person would need to be referred to their GP for Adult Mental Health Services (AMHS). This may include counselling such as Positive Steps.

No costs for Mental Health Services will be met by North Somerset Council.

## **7. Specific Groups of Care Leavers and those with Additional or Specific Needs**

### **7.1 Care Leavers who are Parents**

#### **7.1.1 Living Costs**

A pregnant 16 / 17 year old young woman will continue to receive their Personal Allowance until her baby is born. A payment of £150 for expectant mothers and £75 for expectant fathers to enable the purchase of pregnancy related items / maternity clothing will be provided by the LCAC team. Thereafter mothers, if lone parents, are entitled to claim Universal Credit, including those allowances relating to being a parent.

#### **7.1.2 Maternity Grant**

Care Leavers on benefits or a low income may be entitled to a Sure Start Grant of £500 to purchase what is needed for their baby. This can be accessed via their Community Midwife and claimed from 11 weeks before the birth until the baby is 3 months old. It may not be payable until after the baby is born, in which case the



LCAC team may provide up to £250. This grant is non repayable and does not affect other benefits or Tax Credits.

### **7.1.3 Childcare Costs**

There is help available towards the costs of childcare. If the Young Person is under 20, Care to Learn could pay up to £160 per child per week towards the Young Person's childcare and travel costs while they are learning. More information can be found at the following link: <https://www.gov.uk/care-to-learn>.

## **7.2 Care Leavers in Custody**

Young People in custodial settings will not receive Personal Allowances but will be paid £20 per month by the LCAC Team. This can be paid up to the age of 21.

The primary rationale for making the payments is to maintain a supportive stance, encourage young people to meet with their LCPA and involvement with the Care Leavers as a corporate parent. Festival and birthday allowances will continue to be paid. Transport from custody will be arranged or paid for by the Prison Service and any immediate needs on release considered within the Pathway Plan. Young People can usually earn some money in Prison through positive engagement activities.

Care leavers in custody over the age of 21 and up to the age of 25 can receive a prison allowance if they are engaged in Education, Employment or training in prison and maintain a relationship with their LCPA. This includes attending arranged visits.

## **7.3 Unaccompanied Asylum-Seeking Young People and / or Young People without Recourse to Public Funds**

The North Somerset Council policy relating to Unaccompanied Asylum-Seeking Children is available from the Children's Social Care policy library on the intranet.

From the age of 18 Former Relevant Care Leavers who have been granted 'leave to remain' in the UK can generally claim means tested benefits and have rights to public housing.

Where young people have limited leave to remain (usually Discretionary Leave) or are appealing an adverse decision or for any other reason linked to immigration status and cannot access public funds, the LCAC team will pay a Personal Allowance and pay reasonable housing costs as per the Barking and Dagenham Judgement.

For young people who are 'unlawfully present in the UK', please refer to the UASC and Care Leavers Policy.

#### **7.4 Young People who Return Home and Young People Living at Home**

On returning home, the Young Person's parent(s) are able to claim all benefits and tax credits if the child is under statutory school leaving age or, if over that age, undertaking full time education or training. The parent will be expected to make the relevant claims and provide financial support for their child from that. Parents who are in work and earning over the Tax Credit limit will be expected to financially support their son / daughter.

#### **7.5 Young People in receipt of Criminal Injuries Compensation Authority (CICA) Payment**

Young People will be assisted to seek independent financial advice regarding the use of their award and how to, for example, establish a Discretionary Trust Fund. A Criminal Injuries Compensation Authority Payment is disregarded in calculating means tested benefit entitlement for the first 52 weeks after receipt of the award. In some circumstances finance to assist in the setting up of a Trust Fund would be considered.

#### **7.6 Young People with Other Income**

If a Young Person is in regular receipt of an income (for example, from parents / relatives, interest on an inheritance), the first £15 per week of this will not be taken into account for the purposes of payments from the LCAC team

#### **7.7 Qualifying Young People**

For Care Leavers who qualify for advice and assistance under section 24(2), the primary financial support role for those not in employment lies with the Department for Work and Pensions.

Young People who are or have been in an SGO placement or privately fostered are included within those defined as Qualifiers.

#### **7.8 Young People that have been made Subject of a Special Guardianship Order (SGO)**

If a Young Person has been made subject to a SGO the local authority will pay an SGO allowance as defined by the court, usually up to the age of 18. Financial assistance by the LCAC team will depend on what support was agreed in the SGO support plan.

#### **7.9 Staying Put**

If a Young Person is in a Staying Put Arrangement, the Staying Put Policy applies.

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## **7.10 Financial Assistance Payable to Foster Carer(s) / Supported Lodgings Hosts for Support to Care Leavers**

If a Young Person is in a Supportive Lodgings Arrangement, the Supporting Lodgings Policy applies.

The LCPA / Social Worker and Care Leaver must be involved in the decision-making process. Authorisation for payment is made through the LCAC team.

### **7.10.1 Level One: Basic Payment Scheme**

For all Foster Carers / Hosts who have a minimum of two contacts per month with a Young Person e.g. Young Person returning to the foster home for a meal, Sunday lunch, help / advice on form filling.

There will be payment of £50 per month, reviewed via the Pathway Plan. Foster Carers / Hosts will be asked to complete a running record form showing the visits / contact which should be sent on a monthly basis to the LCAC Team.

### **7.10.2 Level Two: More Intensive Scheme**

There will be a payment of £80 per month. This level of involvement would include support to attend meetings and appointments. The Carers / Hosts will ensure there are at least four contacts a month with the Young Person which will involve contact on an outreach basis, not just in the carer's home. Monthly running record forms will be completed by the Foster Carer / Host stating dates and types of contact and should be sent to the LCAC Team.

Mileage can be claimed by Foster Carers / Hosts in connection with both levels of the scheme. The mileage is likely to be repaid based upon the cost of the fuel to make the journey. Journeys and frequency of journeys should be agreed in advance with the LCAC Team.

## **8. Gym Passes**

Care Leavers are entitled to an "up and active" membership if they live in North Somerset. This enables free entry to North Somerset Council Leisure Centres.

For Care Leavers who live outside North Somerset a short term, 3 month student gym membership can be purchased by the LCAC Team as an alternative to the Young Person's Leisure Key.

## **9. Financial Requests Over and Above / Outside the Entitlements Set Out Above**

There will often be funding and support needs that Young People present with that are not covered within this policy. In those cases, the Team Manager for LCAC will consider each request after the LCPA or Social Worker has set out the arguments for and against making a payment.

## **10. Information Regarding the Entitlements**

Information can be found in the 'What You Are Entitled to, a Guide for Care Leavers' leaflet available to all older Children Looked After and Care Leavers issued at the CLA Review or around age 15 years and 9 months. Any additional copies can be obtained from the LCAC team.

## Appendix 1 - Attendance Sheet for College / Training / Employment

<b>Name</b>	
<b>Course / Training / Job</b>	
<b>Number of hours per week</b>	

<b>Day</b>	<b>Date</b>	<b>Total Hours AM</b>	<b>Totals Hours PM</b>	<b>Tutor Signature &amp; Comments</b>	<b>For office use only</b>
<b>Mon</b>					
<b>Tues</b>					
<b>Weds</b>					
<b>Thurs</b>					
<b>Fri</b>					
<b>Mon</b>					
<b>Tues</b>					
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<b>Weds</b>					
<b>Thurs</b>					
<b>Fri</b>					
<b>Mon</b>					
<b>Tues</b>					
<b>Weds</b>					
<b>Thurs</b>					
<b>Fri</b>					
<b>Total For This Month</b>					
<b>CL 1 No.</b>					



## Appendix 2 - Guideline of Leaving Care Items

<b>Guideline of Leaving Care Items That You Can Purchase</b>	
<b>Lounge</b>	
Sofa	£180
Coffee Table	£20
Television and TV License	£300
TV Unit	£25
<b>Bedroom</b>	
Bed	£150
Wardrobe / Chest of Drawers / Bedside Cabinet	£250
Duvet	£20
Pillows	£10
Duvet Cover Set	£20
<b>Kitchen</b>	
Cooker	£200
Fridge	£150
Kettle	£10
Toaster	£10
Saucepans	£20

Cutlery	£10
Microwave	£35
Plates	£10
Mugs / Glasses	£10
Utensils	£20
Iron and Ironing Board	£25
<b>Bathroom</b>	
Towels	£20
Laundry Basket	£10
Shower Curtain	£10
<b>Extra's</b>	
Curtain and Curtain Poles	£50
Mirror	£10
Clock	£5
Hoover	£50
Lamp	£10
Carpets / Rugs	£250
<b>Please speak with your Leaving Care Personal Advisor if you have any queries about any items on the list or additional items you wish to purchase</b>	